

From: Sharon Cross

Sent: Wednesday, April 05, 2006 7:52 PM

To: Public Hearing

Subject: CURRENT EMPLOYEE OF THE super Wal-Mart (AKA Wal-Fare)

To the Board of Directors:

Please, I beg you to attend the hearings regarding Wal-Mart coming into the Banking Industry. Allowing this to happen would be like Katrina hitting not just shoreline towns, but even in the Midwest communities that are already suffering from the undermining business practices of Wal-Fare. I am sure you saw the Christmas commercials that stated they had over 600,000 employees without insurance; That was just the TIP of the iceberg. Families that have only one income, from Wal-Fare are all dependent on Federal Food Stamps, and several local non-profit agencies like NECCAC and local food pantries (and Wal-Fare throws out their foods NONE is donated to local food pantry)

As a current employee, I have first hand experienced the stronghold Wal-mart holds on my small Warren Co. Missouri community. We thought I as as bad as it could get until they re-built and re-opened as a supercenter. Almost two years later, I still talk to people who recently got laid off from local grocers and area stores because of lack of business. Wal-Fare is one of the Lowest wage employers in the community. I personally lost a good paying job to Illegal Immigrants from Mexico, as did approximately 50 co-workers. Several of us were forced to take employment from Wal-fare because the other local businesses were not hiring, but laying off employees. They know we don't have many options for employment and that is the only reason most apply there to begin with. Remember Ma-Bell Telephone, this would be much worse on our economy. Our local employment rate is close to double the National numbers and if YOU allow banking also there would be no chance at all